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Fax Transmittal

JUN 06 2007

DATE: June 6, 2007

Total Pages (including this cover page): 13

To: Commissioner for Patents
Examiner: Jocelyn Greimel
Fax No.: 571-273-8300
Serial No.: 10/647,645

From: Michael A. Davis, Jr. **Davis Law Group, P.C.**
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If you have any problem with this transmittal, please call: (512) 306-8324

Serial No.: 10/647,645

Filed: August 25, 2003

Title: METHOD AND SYSTEM FOR OFFERING A LOAN THROUGH A COMPUTING
SYSTEM

Attorney Docket No.: 1009.13

Dear Sir or Madam:

Please see the following papers (attached), regarding the above-identified patent application:

1. Transmittal letter (in duplicate);
2. Response to Office Action.

Applicant respectfully requests entry of these papers in the above-identified patent application.
If any question arises in this matter, please direct such question to the undersigned.



Michael A. Davis, Jr.
Registration No. 35,488

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Serial No.: 10/647,645
Response to Office Action

Docket No. 1009.13
Customer No. 53953

In re application of:
Brown, et al.

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Serial No.: 10/647,645

Group Art Unit: 3693

JUN 6 2007

Filed: August 25, 2003

Examiner: Greimel, J.

For: METHOD AND SYSTEM FOR
OFFERING A LOAN THROUGH A
COMPUTING SYSTEM

Confirmation No.: 2529

Mall Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed are the following regarding the above-identified patent application:

1. Transmittal letter (in duplicate);
2. Response to Office Action;

Small entity status of this application has previously been established.

No additional fee is required.

The fee has been calculated as shown below:

(Col. 1)	(Col. 2)	(Col. 3)	SMALL ENTITY		OTHER THAN A SMALL ENTITY				
			CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE FEE	ADDIT. OR	RATE FEE	ADDIT.
TOTAL	28	minus	28	= 0	x 25	\$ _____	OR	x 50	\$ _____
INDEP	2	minus	2	= 0	x 100	\$ _____	OR	x 200	\$ _____
FIRST PRESENTATION OF MULTIPLE DEP. CLAIM					+ 180	\$ _____	OR	+ 360	\$ _____
					TOTAL	\$ _____	OR	TOTAL	\$ _____

Please charge Deposit Account No. 50-3524 in the amount of \$ _____.
 A check in the amount of \$ _____ is attached.

Serial No.: 10/647,645
Response to Office Action

Docket No. 1009.13
Customer No. 53953

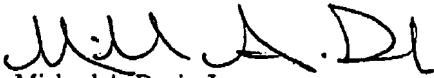
The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 50-3524.

Any additional filing fees under 37 C.F.R. § 1.16 for the presentation of extra claims.

Any patent application processing fees under 37 C.F.R. § 1.17.

A copy of this sheet is enclosed.

Respectfully submitted,



Michael A. Davis, Jr.
Registration No. 35,488

Date: June 6, 2007
Davis Law Group, P.C.
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Austin, Texas 78746
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Docket Number: 1009.13

I hereby certify that this paper is being facsimile transmitted to the Patent and Trademark Office on the date shown below:	
Fax Number: <u>571-273-8300</u>	
Michael A. Davis, Jr. TYPE OR PRINT NAME	
	
SIGNATURE	
June 6, 2007 DATE OF TRANSMISSION	

Serial No.: 10/647,645
Response to Office Action

Docket No. 1009.13
Customer No. 53953

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In re application of:
Brown et al.

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Confirmation No.: 2529
§
§
§

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Please reconsider this application in view of the following remarks.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this Response to Office Action.

Remarks begin on page 7 of this Response to Office Action.